Figure 1. Client Usage Process
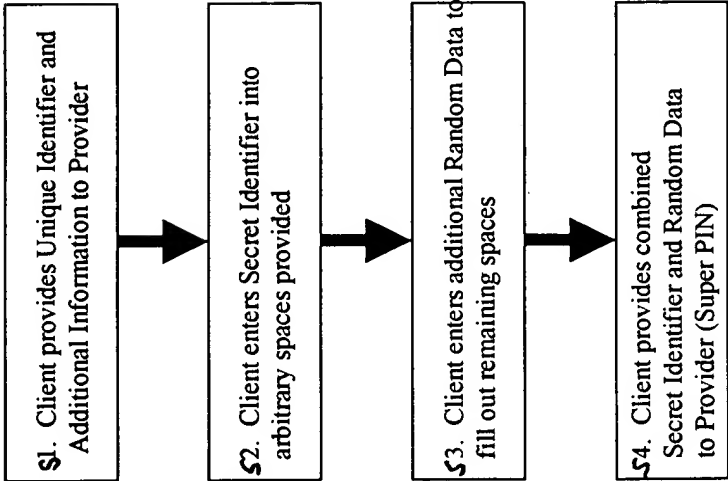
S1. Client provides Unique Identifier and Additional Information to Provider

S2. Client enters Secret Identifier into arbitrary spaces provided

S3. Client enters additional Random Data to fill out remaining spaces

S4. Client provides combined Secret Identifier and Random Data to Provider (Super PIN)

Figure 2. Sample Super PIN Chit

Unique Identifier

Purchase Information

Client Signature

Super PIN

| 1 | C | A | 2 | 3 | B | 4 | D |

Secret Identifier

| A | B | C | D |

Random Data

| 4 | 1 | 3 | 2 |
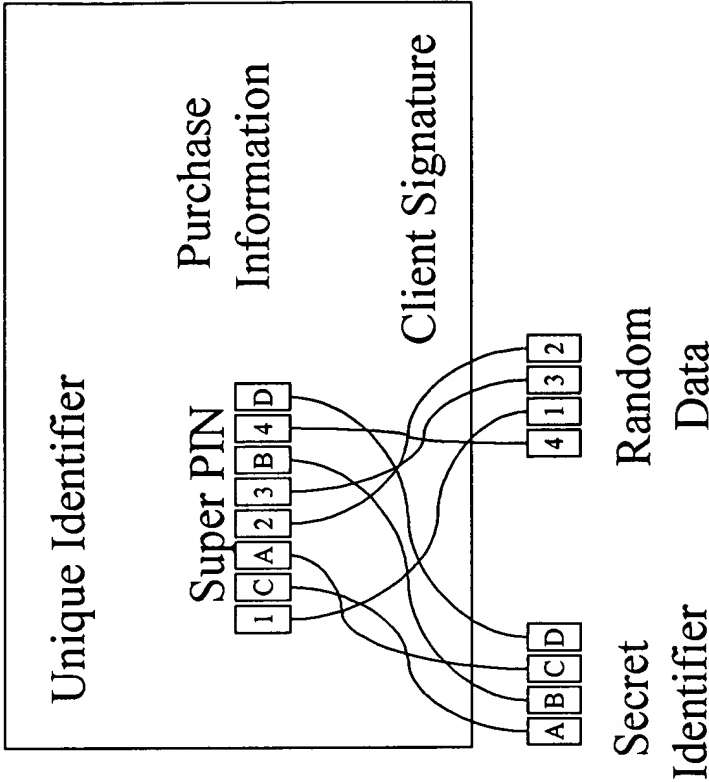
Figure 3. Provider Verification - Intermediary

s10 Intermediary receives Unique Identifier and Super PIN from Client

s20 Intermediary combines with Additional Information (Optional)

s30 Intermediary communicates Unique Identifier, Super Pin, and optional Additional Information to Provider

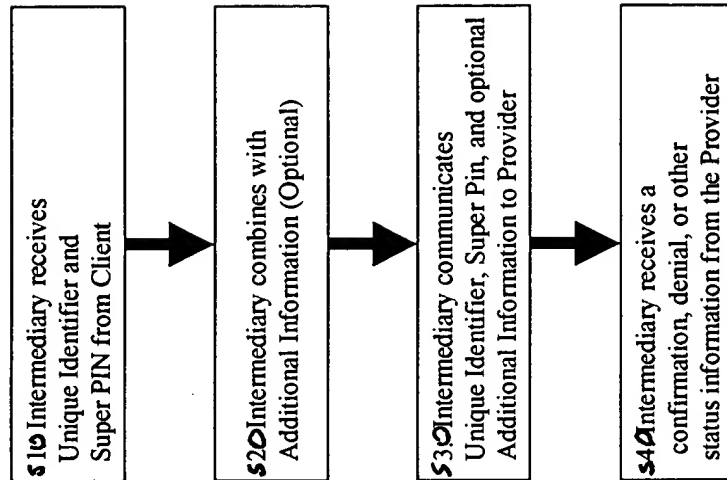**s40** Intermediary receives a confirmation, denial, or other status information from the Provider

Figure 4. Provider Verification
- Verification

S41. Provider receives the Unique Identifier, Super PIN, and optionally additional information from the Client or intermediary

S42. Provider uses the Unique Identifier to retrieve the Client's Secret Identifier from storage

S43. Provider compares the Secret PIN received to confirm if all of the symbols from the Secret Identifier are included

S44. Comparison Passes?

No → S60. Provider takes appropriate Punitive Action

Yes →

S45. Provider retrieves the set of previous Super PINs from storage

S46. Provider compares the previous Super PINs with the new Super PIN

S47. New Super PIN same as previous Super PIN?

Yes → S51. Provider should suspect fraud and take Appropriate Punitive Action

No →

S49. New Super PIN similar to recent Super PIN?

Yes → S48. Provider should suspect fraud and take Appropriate Punitive Action

No → S52. Provider should authorize Transaction